

**MINUTES**  
**ALABAMA REAL ESTATE APPRAISERS BOARD**  
**RSA UNION STREET**  
**SUITE 370**  
**September 16, 2021**

**MEMBERS PRESENT:**

Mr. Roger Ball (Chairman)  
Mr. Mark Haller (Vice-Chairman)  
Mr. Robert Butler  
Mr. Billy Cotter  
Mr. Chad Anderson  
Ms. Patrice McClammy  
Mr. Richard D. Pettey  
Mr. Drew Watson  
Mrs. Melanie Housh

**MEMBERS ABSENT:**

None

**OTHERS PRESENT:**

Mrs. Lisa Brooks, Executive Director  
Ms. Neva Conway, Legal Counsel  
Mrs. Carolyn Greene, Executive Secretary  
Mr. Sam Davis  
Mr. Jimmy Green

**GUESTS PRESENT:**

Ms. Melissa Bond, Certified Residential Appraiser/Instructor, Kiln, MS

- 1.0 Mr. Roger Ball, Chairman, called the meeting to order at 9:05 a.m. Mrs. Carolyn Greene, Executive Secretary, recorded the minutes. The meeting was held via teleconference. Prior notice of the meeting was posted on the Secretary of State's website on March 9, 2021 and revised on September 8, 2021 in accordance with the Alabama Open Meetings Act.
- 2.0 The meeting was opened with prayer by Mr. Haller and the Pledge of Allegiance, led by Mr. Anderson.
- 3.0 Mr. Ball asked Mrs. Greene to call a voice roll to establish a quorum. Board members present were Mr. Billy Cotter, Mr. Roger Ball, Mr. Mark Haller, Mr. Robert Butler, Ms. Patrice McClammy, Mr. Richard D. Pettey, Mrs. Melanie Housh, Mr. Drew Watson, and Mr. Chad Anderson. A quorum was established. There were no Board members absent.

- 4.0 On motion by Mr. Pettey and second by Ms. McClammy, the regular minutes for July 15, 2021 were approved as written. Motion carried by unanimous vote.
- 5.0 Ms. Conway reported that there no was pending litigation.
- 6.0 Ms. McClammy reported that a special session is being considered for November.
- Ms. Conway reported that Ms. McClammy had announced her candidacy for her late father's seat in the House of Representatives.
- 7.0 On motion by Mr. Cotter and second by Mr. Anderson, the following applications were voted on as listed. Mr. Watson abstained from the vote. Motion carried.
- 7.1 **Trainee Real Property Appraiser applications approved:** None. **Applications deferred:** None. **Applications denied:** None.
- Trainee Real Property Appraiser Experience Logs for Review: Logs approved:** Justin Scott Chittam, Anthony Faulkner, Christine McDaniel and Marcy Payne. **Logs deferred:** James Guiler, James Higginbotham, Johnathon Robinson, and Chance Wood. **Logs denied:** None.
- 7.2 **State Registered Real Property Appraiser applications approved:** None. **Applications deferred:** None. **Applications denied:** None.
- 7.3 **Licensed Real Property Appraiser applications approved:** None. **Applications deferred:** None. **Applications denied:** None.
- 7.4 **Certified Residential Real Property Appraiser applications approved:** Ferg Alleman and Maricia Barras. **Applications deferred:** R. Jason Wright.
- 7.5 **Certified General Real Property Appraiser applications approved:** Travis Loyd Cousins, Cary Lee Crain (Recip)(TN), and Charles Alan Jones (Recip)(SC). **Applications deferred:** None. **Applications denied:** None.
- 7.6 **Mentor applications approved:** David Cummings, Rachel Greene, Robert Lowe McGough, Alston Lee Parker, Marion Plott, and Norman Settles. **Applications deferred:** None. **Applications denied:** None.

- 8.0 Mr. Pettey presented the Finance report for August 2020-2021. Mr. Pettey stated that the Board was 92% into Fiscal Year 2021 and 57% into budget expenditures. Mr. Pettey stated that there were no negative trends that could not be reconciled at this time.

Mrs. Brooks reminded the Board that she had purchased a new vehicle, laptop, printer and cell phone for Mr. Green.

On motion by Mr. Watson and second by Mr. Haller, the Board voted to approve the Finance Report. Motion carried by unanimous vote.

- 9.0 On motion by Mr. Pettey and second by Mr. Butler, the following education courses and instructor recommendations were approved, deferred, or denied as indicated. Motion carried by unanimous vote.

### **APPRAISAL INSTITUTE – ALABAMA/MISSISSIPPI CHAPTER**

#### **New Application:**

- (CE) Six Recent Appraiser Lawsuits and the Lessons from Each – 3 Hours – Classroom  
(Instructor: Peter Christensen)  
**Both Course and Instructors Approved**

### **APPRAISER ELEARNING LLC**

#### **New Applications:**

- (CE) Appraiser's Guide to Appraisal Inspections – 7 Hours – Classroom  
(Instructor: Bryan Reynolds)  
**Both Course and Instructor Approved**
- (CE) Appraiser Guide to FHA – 7 Hours – Classroom  
(Instructor: Bryan Reynolds)  
**Both Course and Instructor Approved**
- (CE) Appraiser's Guide to the Income Approach – 7 Hours – Classroom  
(Instructor: Bryan Reynolds)  
**Both Course and Instructor Approved**
- (CE) Diversifying Your Practice – Inside and Out – 7 Hours – Classroom  
(Instructor: Bryan Reynolds)  
**Both Course and Instructor Approved**
- (CE) Measuring with ANSI & the 2021 ANSI Update – 4 Hours – Classroom  
(Instructor: Bryan Reynolds)  
**Both Course and Instructor Approved**

## **MCKISSOCK, LP**

### **New Applications:**

- (CE) Live Webinar: Learning from the Mistakes of Others: Appraisal Disciplinary Case Studies – 3 Hours - Online  
(Instructors: Bob Abelson, Rob Frazier, Chuck Huntoon, Philicia Lloyd, Steve Maher, Robert McClelland, Dan Bradley, Jo Traut, and Josh Walitt.)

**Both Course and Instructors Approved**

- (CE) Market Disturbances – Appraisals in Atypical Markets and Cycles – 3 Hours - Online  
(Instructor: Jo Traut)

**Both Course and Instructor Approved**

## **MELISSA BOND**

### **New Application:**

- (CE) Adjustment Support – 7 Hours - Classroom  
(Instructor: Melissa Bond)

**Both Course and Instructor Approved**

## **OREP EDUCATION NETWORK**

### **New Application:**

- (CE) Non-Lending Appraisal Assignments – 7 Hours - Online  
(Instructor: Joshua Walitt)

**Both Course and Instructor Approved**

## **REQUEST FOR CONTINUING EDUCATION CREDIT**

Mrs. Brooks discussed the following requests for special education credit:

- From Mr. Ben Glass, Jr., for credit for attending the U.S. Department of Housing and Urban Development's course 'FHA Appraiser Training (Virtual)'. On motion by Mr. Pettey and second by Mr. Butler, the Board voted to grant 7 hours continuing education credit to Mr. Glass. Motion carried by unanimous vote.
- From Mr. Ben Glass, III, for credit for attending the U.S. Department of Housing and Urban Development's course 'FHA Appraiser Training (Virtual)'. On motion by Mr. Pettey and second by Mr. Butler, the Board voted to grant 7 hours continuing education credit to Mr. Glass. Motion carried by unanimous vote.

Mr. Ball reported that the Appraisal Qualifications Board has approved virtual courses to continue permanently.

**AB-20-07** On July 16, 2021, the Board approved a Consent Settlement Order with a Licensed Real Property appraiser on a residential appraisal report. The appraiser received a private reprimand and is required to complete a 15-hour USPAP course that cannot be used for continuing education or license upgrade. The violations in the report were: It appears that because this assignment is a “desktop” appraisal using a program that requires minimal actual input from the appraiser and because the fee for the assignment was \$52.00 that the appraiser ignored the basic principles of USPAP resulting in the violations cited in the remainder of this document. The third-party report on the inspection of the subject property that was relied on by the licensee was not included in the appraisal report or in the licensee’s work file. Licensee states that “supporting documentation concerning the data, reasoning, and analyses is retained in the appraiser’s original file. A review of the licensee’s work file only revealed data sheets from CoreLogic, CRS Power Tool Courthouse Retrieval System and MLS files. There was no reasoning or analysis of data in the work file. Licensee did not determine the type and extent of analyses applied to arrive at credible opinions and conclusions. Licensee had no support or documentation for the opinion of s value. Licensee used what he called a modified sales comparison approach but did not explain how it worked or demonstrate that it was based on market data. This makes the sales comparison approach non-credible due to lack of support. This indicates that the licensee did not correctly employ the sales comparison approach to value to produce a credible appraisal. Licensee did not determine the type and extent of analyses applied to arrive at credible opinions and conclusions. Licensee had no support or documentation for the opinion of site value. Licensee did not properly research and analyze the data and understand the program used to make credibly market adjustments to the comparable sales utilized in the sales comparison approaches to value in the appraisal. Licensee’s reporting of data and opinions and conclusions that were not supported by relevant evidence or logic make this report misleading. Licensee’s report failed to have sufficient information to support by relevant evidence and logic the licensee’s opinions and conclusions and therefore the intended users could not properly understand the report properly. Licensee used what he called a modified sales comparison approach but did not explain how it worked or demonstrate that it was based on market data. This makes the sales comparison approach non-credible due to lack of support. This indicates that the licensee did not correctly employ the sales comparison approach to value to produce a credible appraisal. The licensee stated that the cost approach and the income approach were not developed in the appraisal because neither is necessary for credible results. Exclusion of the cost and income approach to value must have a valid reason for the exclusion and the licensee’s reasoning is not credible. Violations: PREAMBLE; RECORD KEEPING RULE; SCOPE OF WORK RULE; Standards Rules 1-1(a); 1-2(h); 1-4(a); 2-1(a); 2-1(b); 2-2(a)(viii), USPAP 2018-2019 Ed.

Ms. Conway discussed with the Board the investigative status charts. Ms. Conway informed the Board that 7 new Appraiser complaints and no new Appraisal Management Company (AMC) complaints were received since the July 2021 Board meeting, 5 complaints were dismissed, and 1 complaint was settled, leaving a total of 50 open complaints.

- 11.0 The Board reviewed Probable Cause Report **AB-20-22**: With Mr. Ball and Mr. Haller recusing, on motion by Mr. Anderson and second by Mr. Cotter, the Board voted that probable cause does exist and to set this case for hearing. Motion carried by unanimous vote.

The Board reviewed Probable Cause Reports **AB-20-23, AB-20-24, and AB-20-25**: With Mr. Haller and Mrs. Housh recusing, on motion by Mr. Anderson and second Ms. McClammy, the Board voted that probable cause does not exist and to dismiss these cases. Motion carried by unanimous vote.

The Board reviewed Probable Cause Report **AB-20-30**: With Mrs. Housh recusing, on motion by Mr. Anderson and second by Ms. McClammy, the Board voted that probable cause does not exist and issue a Letter of Counsel. Motion carried by unanimous vote.

The Board reviewed Probable Cause Report **AB-20-31**: With Mr. Anderson and Mr. Haller recusing, on motion by Mr. Pettet and second by Mr. Butler, the Board voted that probable cause does not exist and to dismiss this case. Motion carried by unanimous vote.

- 12.0 The Board reviewed the Consent Settlement Order on **AB-18-30**. With Mr. Anderson and Mr. Ball recusing, on motion by Mr. Cotter and second by Ms. McClammy, the Board voted to approve this Consent Settlement Order. Motion carried by unanimous vote.

The Board reviewed the Consent Settlement Order on **AB-19-16 and AB-19-17**. Mr. Butler questioned the fine. Ms. Conway explained the per violation fine. With Mr. Anderson recusing, on motion by Mr. Watson and second by Mr. Haller, the Board voted to approve this Consent Settlement Order. Mr. Butler opposed the motion. Motion carried. Those in favor of the motion were Mr. Anderson, Mr. Haller, Ms. McClammy, Mrs. Housh, Mr. Pettet, Mr. Ball, Mr. Watson, and Mr. Cotter.

- 13.0 The following reciprocal licenses were issued since the May Board meeting: Cary Lee Crain ('G' TN), and Charles Alan Jones ('G' SC).

- 14.0 The Temporary Permit report was provided to the Board for their information.

- 15.0 The Appraisal Management report was provided to the Board for their information.

Mr. Watson discussed Appraisal Management Companies being purchased.

16.0 Mrs. Brooks updated the Board on the new database search and stated that several proposals had been received from various vendors. Mrs. Brooks also stated that she, Ms. Conway and Mrs. Greene would be reviewing the proposals to determine which vendor would be able to provide the best product for the agency.

Mr. Ball discussed the current Mentor/Trainee Requirement. He formed a committee, comprised of Mr. Cotter, Mr. Anderson (chair), and Mr. Butler to review the current requirements and determine if amendments need to be made. Mrs. Brooks will email the current language to the Committee.

The Board discussed Trainees having difficulties finding Mentors.

Mrs. Brooks discussed the upcoming Fall AARO meeting with the Board and asked Board members to let her know if they are planning to attend the meeting.

Mrs. Brooks presented the renewal report for Board information.

17.0 There was no unfinished business to discuss at this time.

18.0 Mr. Watson discussed appraisers ghosting clients and ethical complaints sent to Boards.

19.0 At 10:23 a.m., on motion by Mr. Haller and second by Mr. Anderson, the Board voted to adjourn the regular Board meeting. Motion carried by unanimous vote. The Board's tentative meeting schedule for 2021 is November 18<sup>th</sup>, held in the RSA Union 3<sup>rd</sup> Floor Conference Room, 100 Union Street, Montgomery, AL 36104.

Sincerely,

Carolyn Greene  
Executive Secretary  
/cg

**APPROVED:** \_\_\_\_\_  
Roger Ball, Chairman